

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael John Vitko
 Christal R Vitko
 Debtors

Case No. 15-14842-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 52

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db/jdb
 smg +Michael John Vitko, Christal R Vitko, 440 Arlington Street, Easton, PA 18045-3702
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13559000 +AES, P.O. Box 2461, Harrisburg, PA 17105-2461
 13559001 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689
 13559003 +American Express, P.O. Box 981537, El Paso, TX 79998-1537
 13647731 +American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13647732 +American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13559004 +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
 13589012 +Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13621755 +Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13559006 +Chase, P.O. Box 24696, Columbus, OH 43224-0696
 13559007 +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
 13559008 +Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
 13559009 +Comenity Bank Bankr. Dept, PO Box 18125, Columbus, OH 43218-2125
 13559010 +Credit First, N.A., P.O. Box 81344, Cleveland, OH 44188-0001
 13632467 +Credit First/CFNA, PO Box 818011, Cleveland, OH 44181-8011
 13559013 +GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
 13559016 +Met-ED, PO Box 18001, Reading, PA 19612-6001
 13589544 +Midland Credit Management, Inc, as agent for MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 13687529 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 13563123 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 13559018 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
 13559019 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 13559023 +Vitko Landscaping And Lawn Maint LLC, 440 Arlington Street, Easton, PA 18045-3702
 13612046 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,
 New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Dec 23 2016 02:08:30 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 23 2016 02:08:38 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr E-mail/PDF: gecsed@recoverycorp.com Dec 23 2016 02:20:29 Synchrony Bank,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13559002 +E-mail/Text: ally@ebn.phinsolutions.com Dec 23 2016 02:07:41 Ally Financial,
 P.O. Box 380901, Bloomington, MN 55438-0901
 13563227 E-mail/Text: ally@ebn.phinsolutions.com Dec 23 2016 02:07:41 Ally Financial,
 PO Box 130424, Roseville, MN 55113-0004
 13559005 +E-mail/PDF: gecsed@recoverycorp.com Dec 23 2016 02:20:28 Care Credit/GEMB, PO Box 960061,
 Orlando, FL 32896-0061
 13732430 +E-mail/Text: RVSVBICNOTICE1@state.pa.us Dec 23 2016 02:07:59 Commonwealth Of Pennsylvania,
 Bureau Of Individual Taxes, Dept 280511, Harrisburg, PA 17128-0001
 13559011 E-mail/Text: mrdiscen@discover.com Dec 23 2016 02:07:42 Discover, P.O. Box 30943,
 Salt Lake City, UT 84130
 13749208 +E-mail/Text: cio.bncmail@irs.gov Dec 23 2016 02:07:45 Department of the Treasury,
 Internal Revenue Service, PO Box 7346, Philadelphia, Pa 19101-7346
 13564703 E-mail/Text: mrdiscen@discover.com Dec 23 2016 02:07:42 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 13559012 E-mail/PDF: gecsed@recoverycorp.com Dec 23 2016 02:20:10 Gap Visa/Sync Bank,
 PO Box 960017, Orlando, FL 32896-0017
 13559014 +E-mail/PDF: gecsed@recoverycorp.com Dec 23 2016 02:20:29 JC Penney, PO Box 965007,
 Orlando, FL 32896-5007
 13559015 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 23 2016 02:07:43 Kohl's Department Store,
 P.O. Box 3115, Milwaukee, WI 53201-3115
 13567085 +E-mail/Text: ext_ebn_inbox@navyfederal.org Dec 23 2016 02:09:29 Navy Federal Credit Union,
 PO Box 3000, Merrifield, VA 22119-3000
 13559017 +E-mail/Text: ext_ebn_inbox@navyfederal.org Dec 23 2016 02:09:29 Navy Federal Credit Union,
 PO Box 3501, Merrifield, VA 22119-3501
 13559020 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 23 2016 02:25:55
 Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
 13611574 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 23 2016 02:26:09
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13568466 +E-mail/Text: RVSVBICNOTICE1@state.pa.us Dec 23 2016 02:08:00
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946
 13593548 E-mail/Text: bnc-quantum@quantum3group.com Dec 23 2016 02:07:52
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0313-4

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Form ID: pdf900

Page 2 of 2
Total Noticed: 52

Date Rcvd: Dec 22, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13566200 E-mail/PDF: rmscedi@recoverycorp.com Dec 23 2016 02:20:13
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13559021 +E-mail/Text: bankruptcy@bbandt.com Dec 23 2016 02:07:53 Sheffield Financial,
6010 Golding Center Drive, Winston Salem, NC 27103-9815
13587479 E-mail/Text: bankruptcy@bbandt.com Dec 23 2016 02:07:53 Sheffield Financial, PO Box 1847,
Wilson, NC 27894-1847
13559022 E-mail/PDF: gecsed@recoverycorp.com Dec 23 2016 02:20:10 Synchrony Bank,
Attn.: Bankr. Dept., PO Box 965061, Orlando, FL 32896-5061
13651750 E-mail/PDF: gecsed@recoverycorp.com Dec 23 2016 02:19:46 Synchrony Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
TOTAL: 24
***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
13648321* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MICHAEL J. MCCRYSTAL on behalf of Debtor Michael John Vitko mccrystallaw@gmail.com,
sueparalegal@gmail.com
MICHAEL J. MCCRYSTAL on behalf of Joint Debtor Christal R Vitko mccrystallaw@gmail.com,
sueparalegal@gmail.com
THOMAS I. PULEO on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re:

:

MICHAEL JOHN VITKO
CHRISTAL R VITKO

Debtor(s)

: Bankruptcy No. 15-14842REF
: Chapter 13

ORDER

AND NOW, after notice and hearing, the above-captioned case is hereby dismissed.

BY THE COURT



Richard E. Fehling, B. J.

Date: December 22, 2016

Interested parties:

Lisa M. Ciotti, Esq.
Frederick L. Reigle, Esq.
Standing Chapter 13 Trustee
2901 St. Lawrence Avenue
P. O. Box 4010
Reading, PA 19606

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SUITE 4
COPLAY PA 18037-

MICHAEL JOHN VITKO
CHRISTAL R VITKO
440 ARLINGTON STREET
EASTON, PA. 18045